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A MAN AND HIS MONEY

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A Man and His Money.

Life and Opportunity.

A man's life is his opportunity for service—his opportunity to do constructive work in the world which shall affect the lives of his fellows, and which shall abide when he is gone hence.

His money is part of his equipment for his life work.

A man and his money constitute the effective working unit in large departments of our life. As in the industrial world the artisan and his tool is the working unit—and as in the military world the soldier and his weapon is the effective unit, so in our commercial, social, and to a degree in our intellectual and spiritual spheres, a man and his money is an effective working unit.

A Question of Ownership.

This world belongs to God. A man owns his possessions as against the claims of other men, and his right to them is inalienable. But when we look more deeply we see that as against the claims of God a man owns nothing. He is the great proprietor and we his tenants. He the great Master and We His stewards.

Stewardship Defined.

A steward is one who serves in a position of trust. He represents his master in a position of responsible service. As such he receives re-

ward for faithful service, and these services make gain for the master's work. The ratio of gain for the master to the cost of the stewardship determines the value of the service. The spirit of the true steward is one of devotion to his master's interests, of definiteness in plan and purpose, and fidelity to the system which is to make these plans effective

We are laborers together with God for the salvation of the world. In the parable of the "Wicked Husbandmen" is set forth the failure of the Jewish church to properly administer the kingdom.

In Luke 12:35-48 fidelity in positions of trust is spoken of most directly and with exhortations and warnings.

In the parable of the "Pounds," (Luke 19: 12-27), and the "Talents" (Matt. 25:14-30), we are told that it is so in the kingdom of Heaven as it is with a master and his servant,—as it is with a lord and his steward.

The thought is of the faithful use of that entrusted to him—and the lessons of devotion to the master's interests and of faithful service are distinctly taught.

It is a question of the use of gifts entrusted under special circumstances—in relations which Jesus himself says are exactly analagous to those between the Christian and his Lord.

What Stewardship Demands.

Stewardship demands that the entrusted gifts be used to accomplish the will of the Master—i. e.: that the gospel be given to those for whom

it was intended,—the people of the whole world, and that everything we are and have be consecrated to this end.

The gospel can never have its full meaning for us until we give it to others. Our possessions can never do their best work until they are used to sound out the gospel message.

Money's noblest work is in proclaiming the Lord of Glory.

Two Pertinent Questions.

In fulfilling ones stewardship two practical and highly important questions arise:

1. What standards of living shall be adopted.

2. What standards of giving shall be accepted.

These questions are very close together. To live expensively may leave us little to give. To give largely may demand much self-denial. The Christian ought to be absolutely guided by the scripture as to both.

To put both our living and our giving on a scriptural basis is to commit ourselves to a minimum of expenditure for self, and a maximum of gift to the kingdom.

His Standards of Living.

How much should be spent on ourselves and those dependent on us, and how much on the kingdom of our Lord—the real owner of all we have? Certainly no man can answer the question in mathematical terms. The scrip-

tures make no attempt to answer it in this way.

However the Bible does give an answer unmistakably clear. The life of the Christian is described as one that centers in the throne of God, with a purpose that reaches out through all the earth. He is distinctly warned against earthly possessions, and exhorted to self-denial. He is commissioned to publish the gospel to the whole world, and commanded neither to lay up treasure, nor waste it in foolish expenditure.

He is taught to pray only for "daily bread" and that the kingdom may come. He is told that his wants shall all be surely supplied, and that his work is to labor with God.

It needs no great skill of interpretation to discern that the emphasis of expenditure is put upon expenditure for the kingdom. All the practical work of the kingdom with its manifold expenditures is laid upon the heart and conscience of the Christian.

Yet the Christian owes something to himself and those dependent on him, and no man can say to another where he shall set the bounds of duty to his own and ministry to the needs of others. But each, with the Spirit's help, must set them for himself.

Using and Giving.

He shall keep clearly in mind the distinction between using all he has for God, and giving away all he has. He ought not to give it all away,—for his own needs and the needs of those dependent on him must be met. But

every dollar of his possession can be really and truly used for God, if he lives a life in keeping with the word of God, and uses what he does not need for this to do the work of the Lord in meeting the needs of others. To adopt right standards of living is to insure that we shall have something to give.

All that we have should be used to accomplish God's will, His purposes converge and center in his kingdom. The prosperity and progress of his kingdom is his constant care.

We are part of the kingdom and whatever is spent on self to promote the kingdom is rightly spent.

Scriptural Using on Self.

From the scriptures we can deduce three general classes of the right use of money on self or family:

1. The necessities of life.
2. The building of character.
3. The enlarging of opportunity for usefulness in life.

We shall differ widely perhaps in our application of these general principles to our daily life.

It is difficult for any of us to say just what are necessary expenses, and to define rigidly what will build character, and enlarge opportunity in life. But by study of the scripture and earnest supplication, each may know his duty from day to day.

Necessary Expenses.

Our appeal to the word of God shows a manner of life simple and comparatively inexpensive.

Jesus had no place to lay His head. He could have made money had He given His attention to it, but he loved men rather than money.

The apostles went without scrip or purse.

Daily bread or the daily portion is all we are taught to pray for as the measure of our need. Having food and raiment let us be therewith content.

How does the scripture rebuke the expensive manner of living in which many of us indulge!

The Building of Character.

But the scriptures do not teach asceticism. We are to get much out of life. We are to build character, and whatever does this is proper and right.

Education, culture, social intercourse, the arts and literature,—whatever developes character after the New Testament ideals—these are good and not to be despised.

But there may be a wasteful expenditure for any of these good objects, and there will be unless it is held in check by the thought of the world's needs. If we deal honestly and prayerfully with the whole question, we need not err.

The Enlarging of Opportunity.

Whatever enlarges opportunity in life either for development or service is a worthy expenditure, such as special study, or enlarged equipment for work, or the securing of a suitable environment. The enlargement of vision made possible by travel and the increased power for

work secured by rest and recreation and the prolongation of life by recuperation, these and other things which increase our affectiveness as working parts of the kingdom are right and proper.

Still let him be exceedingly careful or he will lose sight of the goal, which is Christ and His kingdom. He can waste much of the Lord's money in the ways indicated above—and he will unless he spends prayerfully and for God.

The End is Not Self.

To be God's man. To do His will. To live for Christ. To do all to the glory of God. To grow and learn and work for God. To deny one's self. To beware of covetousness. To preach the gospel to every creature. To spend on self that we may be more and do more in the great work. Such standards of living will insure a proper balance between that used on self and used on others.

His Standards of Giving.

Giving is like God, for God is ever giving. No man can read God's word without perceiving that giving should have a large place in the life of a child of God.

In erecting his standards of giving he should go direct to the Bible, his Father's word.

It is in keeping with the character of the Bible that it does not bind men to a rigid scheme of benevolence. We are not under

a system of taxation or payment of dues. God does not assess us in a certain part of our possessions the payment of which leaves us free to use the rest as we may choose. It is true he taught the Jewish church to pay tithes, but he taught them to make other gifts also.

The Place of the Tithe.

To get the scriptural idea of giving we must take the whole Bible. Taken as a whole the Bible does not teach any man to rest in the gift or payment of the tithe. The old Testament emphasizes the tithe. The New Testament does not abrogate or repeal the law of the tithe. Neither does it emphasize it or insist upon it. It treats it as a teacher treats a lesson which has been learned, viz.: makes it the basis of the next lesson. The tithe is a foundation stone in the temple of benevolence, but it is only a foundation stone. It had a place and an important one in the development of the church's liberality. It is the first great lesson in giving, and contains truth essential to the learning of the others, but it is not an ultimate principle, nor one in which the church may rest. It has its advantages and it has its limitations.

A Larger Principle Stated.

An advance upon the tithe is made in I Cor. 16:2, where the apostle enjoins the Corinthians to lay by them in store as God has prospered them. Let your gifts to the kingdom be commensurate with God's gift to you.

This is more equitable than the tithe, for the gift of the tithe may mean very little to a rich man and demand great self-denial from a poor one.

It would yield a larger return than the tithe, for God's gifts to the church of today are very abundant. The church is rich. It would require more of the church and is a larger principle than the tithe.

Heroic Giving.

A still further advance is made in 2 Cor. 8. Where the Apostle Paul exhorts the Corinthians to abound in the grace of liberality, urging them by the example of the poor Macedonians who out of their deep poverty gave "to their power and beyond their power"—all they were able to give—yea, more than they were able.

The secret of their consecrated giving was their consecrated life, for "they first gave their own selves."

It may be safely affirmed that very few Christians give according to this heroic standard, though there is every reason for them to do so.

Abounding Liberality.

A striking example of liberality is that of Zacchaeus who was rich. On the day of his conversion he cuts his fortune in two, and gives one half of it to the work of the kingdom. This was a particularly hard thing, for he was rich and unaccustomed to giving.

Does any one know of such an occurrence

in the church anywhere today? And yet this is the day of splendid opportunity. "One dollar will keep a boy in a mission day-school for twelve months. Thirty dollars will send a native pastor through villages that have never heard the gospel, for a whole year."

Love's Offering.

A last degree of consecration is marked by the gift of the poor widow who came with her two mites and with the prodigality born of love, cast in her all to the treasury of her Lord. The Master said she gave more than they all for she gave her all. He marks our gifts, not by the amount of the gift, but by its cost to the giver. Not by what we part with, but by what we keep back. The rich men who had made their gifts that day had kept enough back to continue them in their luxurious ease, and had tasted nothing of self-denial, but this devoted heart had denied self everything and had offered her all—her whole living.

Guidance Needed Constantly.

Thus the scriptures present a series of graded lessons in giving, beginning with the consecration of the tenth, and concluding with the consecration of the whole. It leaves us where we must seek guidance continually that we may know how to use what God has put into our hands.

It does not put an inflexible system upon us. No man can say for another what is the

measure of his duty. No man can say to himself that what is his duty today, will be the full measure of his duty tomorrow. Tomorrow will have its own needs which call to us,—needs which transform into opportunities as we go with help. But what response we shall make to each in its turn would better be determined by us on our knees. The man who, realizing his stewardship, seeks guidance in prayer need not be anxious that he will not be led to do his duty,—nor that having done it, he will have too little left for his own needs.

System in Giving.

These standards of living and giving are high ones and can not be easily attained. It will be necessary to begin wherever we are able in the ascending scale of consecration and make continual effort to rise higher. The highest step ought not to be essayed first, but the lowest. Begin with the tithe—but with the purpose of going beyond it. Be as systematic and faithful in your use of the higher standard as you are in the matter of the tithe.

In the light of present day business system and efficiency it seems that the scriptural plea for fidelity is a plea for system. We make money by plan and system. If we do not use it systematically we shall not use it effectively, nor liberally. The ability and system which makes money, if devoted to the Master, will use it powerfully and fruitfully.

Liberality can be cultivated, system does this. The habit of giving like any other habit

grows stronger with practice, system insures repetition.

System will force you to deal honestly with yourself and with the recognized obligation. It is not so much that system is demanded by God as that it is needed by us. System will crystalize your generous impulses into generous acts.

It will bring your conduct up to your ideals in Christian giving. It offers the continual definite plan of action to the informed mind, aroused heart and consecrated will.

Consecration and Conquest.

No lower standard than that which acknowledges God's ownership of ourselves and our possessions is scriptural or safe. No other plan will adequately bear to the world the church's testimony as to her relation to God. No lower standard will accomplish the work of the church for the world.

The inspiring program of conquest for Christ's kingdom described in the scripture is dependent so far as earthly things enter into it on the adoption by the church of the Bible standards of giving. The church can not make Christ King of the world until she has made him King of her own life.

The church has money enough to evangelize the world and for all the departments of her work. But she spends it on other things.

We lay up treasure as if we were commanded to do this instead of positively forbidden. Could you have made any more

money than you did last year had the command read "Lay up treasures on the earth?"

Is Christ the Master or is money? Do we love souls or luxury and display and trivial frivolity?

We spend our money for what we really want, whether it be in the service of God or of Mammon.

When giving becomes all prevalent in the church, the church will become all prevalent in the world.

Will the church take up those burning words of Livingstone, written in his diary in the jungles of Africa, "My Jesus, my King, my Life, my All. I again dedicate my whole self to thee," and make them the measure of her own consecration to Christ?

STEPS TO PROGRESS.

The steps of progress in Christian giving are:

1. The tithe. Mal. 3:8-10.
2. As God hath prospered him. 1 Cor. 16:2.
3. To their power and beyond their power. 2 Cor. 8:1-5.
4. Half his goods. Luke 19:8.
5. All her living. Mark 12:41-44.

If the church, with her hand in her Master's will take these ascending steps of consecration, she can then look out on a world for whose salvation she has been praying and see its evangelization an accomplished fact.

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